

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: FENTON, JUSTIN M

§ Case No. 09-29678

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Debtor(s)

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on October 19, 2009. The undersigned trustee was appointed on October 19, 2009.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 4,824.43

Funds were disbursed in the following amounts:

Administrative expenses	0.00
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Payments to creditors	0.00
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Non-estate funds paid to 3rd Parties	0.00
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Payments to the debtor	424.39
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Leaving a balance on hand of ¹	\$ 4,400.04
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The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 04/12/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,100.01. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,100.01, for a total compensation of \$1,100.01. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$92.44, for total expenses of \$92.44.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/22/2010 By: /s/David A. Rosenberg

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-29678

Trustee: (480023) David A. Rosenberg

Case Name: FENTON, JUSTIN M

Filed (f) or Converted (c): 10/19/09 (f)

§341(a) Meeting Date: 11/20/09

Period Ending: 09/22/10

Claims Bar Date: 04/12/10

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 DETACHED SINGLE RESIDENCE, LOCATION: 330 BLACK R	275,000.00	0.00	DA	0.00	FA
2 3 BD 2TH TWO STORY HOUSE 3812 MOUNTAIN WATERS ST	170,000.00	105,000.00	DA	0.00	FA
3 WAMU CHECKING ACCOUNT NO. 312-161152-4	200.00	0.00	DA	0.00	FA
4 I PLUS CREDIT UNION CHECKING ACCOUNT NO. 0091233	300.00	0.00	DA	0.00	FA
5 LOCATION: 330 BLACK ROCK HILLS DRIVE, HENDERSON	6,000.00	0.00	DA	0.00	FA
6 SHOES AND CLOTHES	1,500.00	0.00	DA	0.00	FA
7 NEW YORK LIFE 401K	12,622.00	0.00	DA	0.00	FA
8 FIDELITY 401K	2,500.00	0.00	DA	0.00	FA
9 2006 VOLKSWAGEN PASSET	12,000.00	0.00	DA	0.00	FA
10 2004 GMC ENVOY	11,000.00	0.00	DA	0.00	FA
11 09 TAX REFUND	4,824.00	4,824.00		4,399.61	FA
Int INTEREST (u)	Unknown	N/A		0.43	Unknown
12 Assets Totals (Excluding unknown values)	\$495,946.00	\$109,824.00		\$4,400.04	\$0.00

Major Activities Affecting Case Closing:

Approval of TFR by USTO

Initial Projected Date Of Final Report (TFR): December 10, 2011

Current Projected Date Of Final Report (TFR): December 10, 2011

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-29678
Case Name: FENTON, JUSTIN M

Trustee: David A. Rosenberg (480023)
Bank Name: The Bank of New York Mellon
Account: 9200-*****95-65 - Money Market Account
Blanket Bond: \$1,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***2736

Period Ending: 09/22/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/14/10		United States Treasury	09 Tax Refund		4,824.00		4,824.00
	{11}		4,399.61	1224-000			4,824.00
			Return debtor portion 424.39	1280-000			4,824.00
07/20/10	1001	Justin Fenton	Prorations and Exemptions	8100-002		424.39	4,399.61
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.15		4,399.76
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.26		4,400.02
09/22/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.02		4,400.04
09/22/10		To Account #9200*****9566	Prepare for closing of case	9999-000		4,400.04	0.00

ACCOUNT TOTALS	4,824.43	4,824.43	\$0.00
Less: Bank Transfers	0.00	4,400.04	
Subtotal	4,824.43	424.39	
Less: Payments to Debtors		424.39	
NET Receipts / Disbursements	\$4,824.43	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-29678
Case Name: FENTON, JUSTIN M

Trustee: David A. Rosenberg (480023)
Bank Name: The Bank of New York Mellon
Account: 9200-*****95-66 - Checking Account
Blanket Bond: \$1,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***2736

Period Ending: 09/22/10

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
09/22/10		From Account #9200*****9565	Prepare for closing of case	9999-000	4,400.04		4,400.04

ACCOUNT TOTALS 4,400.04 0.00 \$4,400.04

Less: Bank Transfers 4,400.04 0.00

Subtotal 0.00 0.00

Less: Payments to Debtors 0.00

NET Receipts / Disbursements \$0.00 \$0.00

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS	4,824.43	0.00	0.00
MMA # 9200-*****95-65	0.00	0.00	4,400.04
Checking # 9200-*****95-66	\$4,824.43	\$0.00	\$4,400.04

EXHIBIT A **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: April 12, 2010

Case Number: 09-29678

Page: 1

Date: September 22, 2010

Debtor Name: FENTON, JUSTIN M

Time: 11:07:35 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	David A. Rosenberg 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$1,100.01	\$0.00	1,100.01
200	David A. Rosenberg 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$92.44	\$0.00	92.44
1 610	CAPITAL ONE BANK USA, N.A. BY AMERICAN INFOSOURCE LP AS AGENT PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$3,363.00	\$0.00	3,363.00
2 610	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$18,992.66	\$0.00	18,992.66
3 610	Chase Bank P.O. Box 15145 Wilmington, DE 19850	Unsecured		\$4,519.58	\$0.00	4,519.58
4 620	Discover Bank Dfs Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured	Tardy claim is subordinated to timely filed claims.	\$4,934.66	\$0.00	4,934.66
<< Totals >>				33,002.35	0.00	33,002.35

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-29678

Case Name: FENTON, JUSTIN M

Trustee Name: David A. Rosenberg

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>David A. Rosenberg</u>	\$ <u>1,100.01</u>	\$ <u>92.44</u>
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 26,875.24 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	CAPITAL ONE BANK USA, N.A.	\$ <u>3,363.00</u>	\$ <u>401.38</u>
<u>2</u>	Fia Card Services, NA/Bank of America	\$ <u>18,992.66</u>	\$ <u>2,266.79</u>
<u>3</u>	Chase Bank	\$ <u>4,519.58</u>	\$ <u>539.42</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 4,934.66 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>4</u>	<u>Discover Bank</u>	\$ <u>4,934.66</u>	\$ <u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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N/A

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.